

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Diane Simona Bettina SCHMIDT

Serial No.: 10/673,442

Filed: September 30, 2003

For: Management of Intra-Day Interest  
Calculations for Bank Accounts

Examiner: Mohammad Z. Shaikh

Art Unit: 3696

Confirmation No.: 2618

**RESPONSE TO FINAL OFFICE ACTION UNDER 37 C.F.R. §1.116**

Mail Stop: AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the Final Office Action, dated August 5, 2009, kindly amend the application as follows:

**Amendments to the Claims** begin on page 2.

**Remarks** begin on page 9.